

Notice of Allowability	Application No.	Applicant(s)	
	10/848,862	FIEDLER ET AL	
	Examiner	Art Unit	
	Daniel St.Cyr	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to communication filed 10/21/04.
2. The allowed claim(s) is/are 1-11.
3. The drawings filed on 10/21/04 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date attached.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Reno Feidler on 01/03/05.

The application has been amended as follows:

IN THE CLAIMS:

The claims have been amended as follows:

1. A method and system for geographically presenting and summarizing charge-card transactions and visually alerting a [the] cardholder to sensitive transactions by transaction map(s) in charge-card billing statements, comprising:

integration of a database technology, a geographic information system, and a rule system;

summarizing all or a subset of all transactions by a map which displays geo-referenced points-of-charges;

summarizing the transaction amounts by points-of-charges within the map;

summarizing the number of transactions by points-of-charges within the map;

summarizing [the] categorized transactions by points-of-charges within the map;

summarizing the transactions with significant amounts charged by points-of-

charges within [a] the map;

summarizing [the] local-area transactions within [a] the map;

summarizing [the] none-local-area transactions within [a] the map;

summarizing weekday transactions by points-of-charges within [a] the map;

summarizing weekend transactions by points-of-charges within [a] the map;

summarizing weekly transactions by points-of-charges within [a] the map; [above]

the map is not summarized by point-of-charges but summarized by geographic unit.

2. The apparatus as claimed in claim 1, where said summary of transactions by points-of-charges within [a] the map includes [a map] displaying symbols or text denoting the points-of-charges based on geo-referenced information about the transaction's or [the] a merchant's street address, zip code, city, and state for each or some transactions at a [that] place.

3. The apparatus as claimed in claim 1, where said summary of transaction amounts by points-of-charges within [a] the map includes [a map] displaying symbols or text at the geo-referenced points-of-charges, where the size, the shape, or the color of the symbols or the text [itself] reflect a [the] total or a certain range of transaction amount at a [that] place.

4. The apparatus as claimed in claim 1, where said summary of the number of transactions by points-of-charges within [a] the map includes [a map] displaying symbols or text at the points-of-charges, where the size, the shape, or the colors of the symbol or the text [itself] reflects an [the] actual number or a certain range of

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numbers of transactions at a [that] place.

5. The apparatus as claimed in claim 1, where said summary of categorized transactions includes [the categories of] department stores, grocery stores, pharmacies, hotels, travel agencies, restaurants, and gas stations.

6. The apparatus as claimed in claim 1, where said summary of sensitive transactions includes transactions with significant amount of charges [, or the transaction is one among the top-n charges} in a [this] billing period.

7. The apparatus as claimed in claim 1, where said summary of local and/or non-local transactions includes all places within or outside, respectively, of a [the] cardholder's home area, as may be defined by address plus distance function, or any geographic unit, including zip code, phone number area, city or town, county, state, country, or continent [, etc].

8. The apparatus as claimed in claim 1, where said summary of weekday transactions by points -of-charges within [a] the map includes [a map] displaying symbols or text denoting the geo-referenced points-of-charges for transactions conducted on weekdays.

9. The apparatus as claimed in claim 1, where said summary of weekend transactions by points-of-charges within [a] the map includes [a map] displaying symbols or text denoting the geo-referenced points-of-charges for transactions conducted on weekends.

10. The apparatus as claimed in claim 1, where said summary of weekly transactions contains [a map] displays of symbols or text where the size, the shape, or the color

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of the symbols or text [itself] identifies transactions that were conducted during a [the] first week, second week, third week and fourth week of a [the] billing period.

11. The apparatus as claimed in claim 1, where said summary of transactions by geographic unit contains [a map] displays of [these] geographic units where the size, the shape, the color, the pattern, labeling text, or any combination thereof identifies [any] a [of the] transaction pattern[s] or combination[s] thereof.

REASONS FOR ALLOWANCE

2. After further search and thorough examination of the present application and in view of the applicant's amendments, claims 1-11 are found to be in condition for allowance over the prior art made of record.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

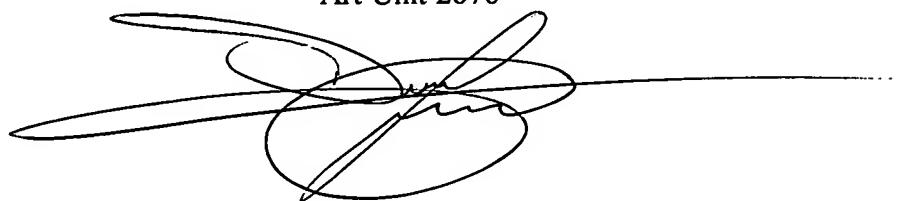
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel St.Cyr whose telephone number is 571-272-2407. The examiner can normally be reached on Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel St.Cyr
Primary Examiner
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A handwritten signature in black ink, appearing to read "Daniel St.Cyr", is positioned above a horizontal line. The signature is fluid and cursive, with a large, stylized 'S' and 'C'.

DS

January 3, 2005